

POPULAR, INC.

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 1129382	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$10,865	\$8,995	-17.2%		
Loans	\$8,677	\$6,922	-20.2%		
Construction & development	\$653	\$365	-44.2%		
Closed-end 1-4 family residential	\$1,732	\$1,290	-25.5%		
Home equity	\$637	\$557	-12.6%		
Credit card	\$22	\$16	-28.4%		
Other consumer	\$78	\$53	-32.7%		
Commercial & Industrial	\$1,811	\$1,330	-26.6%		
Commercial real estate	\$2,583	\$2,336	-9.6%		
Unused commitments	\$658	\$499	-24.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1,083	\$814	-24.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$168	\$179	6.5%		
Cash & balances due	\$528	\$437	-17.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$9	\$11	24.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$10	\$11	10.4%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$9,691	\$7,414	-23.5%		
Deposits	\$8,270	\$6,587	-20.4%		
Total other borrowings	\$1,263	\$690	-45.4%		
FHLB advances	\$564	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$1,173	\$1,581	34.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$590	\$745	NA		
Performance Ratios					
Tier 1 leverage ratio	7.2%	12.9%	--		
Tier 1 risk based capital ratio	9.5%	17.6%	--		
Total risk based capital ratio	10.8%	18.9%	--		
Return on equity ¹	-57.7%	-43.1%	--		
Return on assets ¹	-6.1%	-7.3%	--		
Net interest margin ¹	3.3%	3.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	75.9%	51.3%	--		
Loss provision to net charge-offs (qtr)	139.4%	45.1%	--		
Net charge-offs to average loans and leases ¹	7.0%	19.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	38.3%	47.6%	4.9%	11.6%	--
Closed-end 1-4 family residential	11.8%	17.8%	1.7%	15.3%	--
Home equity	3.0%	3.1%	5.6%	2.2%	--
Credit card	9.4%	6.7%	3.3%	1.7%	--
Other consumer	1.7%	1.1%	2.2%	2.2%	--
Commercial & Industrial	5.3%	4.0%	2.1%	2.1%	--
Commercial real estate	7.1%	6.7%	0.4%	1.7%	--
Total loans	9.2%	9.5%	1.8%	5.0%	